

# Exhibit 24

REDACTED  
Public Version

**From:** [REDACTED]  
**Sent:** [REDACTED]  
**To:** Cameron Kinloch <cameron@ripple.com>  
**Cc:** [REDACTED]  
**Subject:** [REDACTED]

Hi Cameron,

I've compiled a few ideas regarding our conversation last Friday on the impact of selling programs.

[illegible]

[REDACTED]  
 [REDACTED]  
 [REDACTED]  
 [REDACTED]

[REDACTED]

[REDACTED]  
 [REDACTED]  
 [REDACTED]  
 [REDACTED]

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[illegible]

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